

United States Bankruptcy Court
Eastern District of California

In re:
Jorge Javier Verduzco
Elizabeth Casillas Verduzco
Debtors

Case No. 19-22286-D
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0972-2

User: admin
Form ID: 309I

Page 1 of 2
Total Noticed: 36

Date Rcvd: May 10, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 12, 2019.

db/jdb +Jorge Javier Verduzco, Elizabeth Casillas Verduzco, 679 W. Esplanade Dr.,
Mountain House, CA 95391-1230
aty +Nathan D. Borris, 1380 A Street, Hayward, CA 94541-2927
tr Russell D. Greer, PO Box 3051, Modesto, CA 95353-3051
22731186 +1st United Services Credit Union, 5901 Gibraltar Drive, Pleasanton CA 94588-2718
22731188 +Capital Bank, One Church Street, Rockville MD 20850-4190
22731190 Capital One Open Sky, PO Box 183258, Columbus OH 43218-3258
22731192 +Citibank, PO Box 6190, Sioux Falls SD 57117-6190
22731194 +Diamond Resorts, 8415 SouthPark Circle Suite 150, Orlando FL 32819-9008
22731198 +Kelstin Group, PO Box 150, Fairfield CA 94533-0150
22731200 +Law Offices of Terry A Duree Esq, 622 Jackson Street, Fairfield CA 94533-6104
22735007 +Pacific Credit Services, PO Box 150, Fairfield, CA 94533-0150
22731205 +Sears CBNA, PO Box 6217, Sioux Falls SD 57117-6217
22731210 +THD CBNA, One Court Square, Long Island City NY 11120-0001
22731212 +US Dept of Education, PO Box 7860, Madison WI 53707-7860

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg

smg EDI: EDD.COM May 11 2019 06:58:00 Employment Development Department,
Bankruptcy Group, MIC 92E, PO Box 826880, Sacramento, CA 94280-0001
smg EDI: CALTAX.COM May 11 2019 06:58:00 Franchise Tax Board, PO Box 2952,
Sacramento, CA 95812-2952
cr +EDI: RMSC.COM May 11 2019 06:58:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
22731187 +EDI: TSYS2.COM May 11 2019 06:58:00 Barclays Bank Delaware, PO Box 8803,
Wilmington DE 19899-8803
22748142 EDI: MERRICKBANK.COM May 11 2019 06:58:00 Capital Bank, Resurgent Capital Services,
PO Box 10368, Greenville, SC 29603-0368
22731189 +EDI: CAPITALONE.COM May 11 2019 06:58:00 Capital One, PO Box 60599,
City of Industry CA 91716-0599
22731191 +EDI: CHASE.COM May 11 2019 06:58:00 Chase Bank, PO Box 15298, Wilmington DE 19886-5298
22731193 +EDI: CITICORP.COM May 11 2019 06:58:00 Citicard CBNA, PO Box 6241,
Sioux Falls SD 57117-6241
22731195 +E-mail/Text: data_processing@fin-rec.com May 11 2019 03:44:59
Financial Recovery Services Inc, PO Box 385908, Minneapolis MN 55438-5908
22731196 +EDI: CALTAX.COM May 11 2019 06:58:00 Franchise Tax Board, Bankruptcy Section MS A340,
PO Box 2952, Sacramento CA 95812-2952
22731197 +EDI: IRS.COM May 11 2019 06:58:00 Internal Revenue Service,
Centralized Insolvency Operation, PO Box 7346, Philadelphia PA 19101-7346
22731199 +E-mail/Text: bncnotices@becket-lee.com May 11 2019 03:44:28 Kohls Capital One,
PO Box 3115, Milwaukee WI 53201-3115
22731201 +EDI: TSYS2.COM May 11 2019 06:58:00 Macys DSNB, PO Box 8218, Mason OH 45040-8218
22731202 +EDI: MERRICKBANK.COM May 11 2019 06:58:00 Merrick Bank, PO Box 9201,
Old Bethpage NY 11804-9001
22731203 +E-mail/Text: electronicbkydocs@nelnet.net May 11 2019 03:45:39 Nelnet,
3015 S Parker Road Suite 400, Aurora CO 80014-2904
22731204 EDI: PRA.COM May 11 2019 06:58:00 Portfolio Recovery Associates,
120 Corporate Blvd Suite 100, Norfolk VA 23502
22731206 +E-mail/Text: bankruptcy@swmc.com May 11 2019 03:45:47 Sun West Mortgage Company,
6131 Orangethorpe Avenue Suite 500, Buena Park CA 90620-4903
22731207 +EDI: RMSC.COM May 11 2019 06:58:00 Synchrony Bank JCP, PO Box 965064,
Orlando FL 32896-5064
22731208 +EDI: RMSC.COM May 11 2019 06:58:00 Synchrony Bank TJ Max, PO Box 965064,
Orlando FL 32896-5064
22731209 +EDI: WTRNBANK.COM May 11 2019 06:58:00 TD Bank USA, PO Box 673,
Minneapolis MN 55440-0673
22740621 +E-mail/Text: bncmail@w-legal.com May 11 2019 03:45:50 TD Bank USA, N.A.,
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
22731211 +E-mail/Text: bankruptcy@traviscu.org May 11 2019 03:43:54 Travis Credit Union,
PO Box 2069, Vacaville CA 95696

TOTAL: 22

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0972-2

User: admin
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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 12, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 10, 2019 at the address(es) listed below:
NONE.

TOTAL: 0

Information to identify the case:		
Debtor 1	Jorge Javier Verduzco	Social Security number or ITIN xxx-xx-2678
	First Name Middle Name Last Name	EIN --_-----
Debtor 2	Elizabeth Casillas Verduzco	Social Security number or ITIN xxx-xx-6759
(Spouse, if filing)	First Name Middle Name Last Name	EIN --_-----
United States Bankruptcy Court	Eastern District of California	Date case filed for chapter 13: 4/12/19
Case number:	19-22286 – D – 13G	

12/15

Official Form 309I**Notice of Chapter 13 Bankruptcy Case**

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the Case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. §1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Jorge Javier Verduzco	Elizabeth Casillas Verduzco
2. All other names used in the last 8 years	aka Jorge Javier Nunez	aka Elizabeth NMN Casillas
3. Address	679 W. Esplanade Dr. Mountain House, CA 95391	679 W. Esplanade Dr. Mountain House, CA 95391
4. Debtor's attorney Name and address	Nathan D. Borris 1380 A Street Hayward, CA 94541	Contact phone: 510-581-7113
5. Bankruptcy trustee Name and address	Russell D. Greer PO Box 3051 Modesto, CA 95353-3051	Contact phone: 209-576-1954
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	Robert T Matsui United States Courthouse 501 I Street, Suite 3-200 Sacramento, CA 95814	Hours: M-F 9:00 AM – 4:00 PM www.caeb.uscourts.gov Phone: (916) 930-4400 Date: 5/10/19

For more information, see page 2

Debtor **Jorge Javier Verduzco** and **Elizabeth Casillas Verduzco**Case number: **19-22286 – D – 13G**

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	June 5, 2019 at 09:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: United States Trustees Meeting Room, Suite 2, 1st Floor, 1200 I St, Modesto, CA Debtors are required to bring government issued photo identification and proof of social security number to the meeting.
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> • a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or • If § 523(c) applies to your claim and you seek to have it excepted from discharge, you must start a judicial proceeding by filing a complaint by the deadline stated above. Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim:	Filing Deadline: 08/05/2019 Filing Deadline: 6/21/19 Filing Deadline: 10/9/19 Proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important non-monetary rights, including the right to a jury trial. Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.
9. Filing of plan	The debtor has filed a plan. A copy of the plan is enclosed. Objections to the confirmation of this plan must be filed and served by 06/12/2019. An objection shall state with particularity the grounds therefor, be supported by evidence, and be accompanied by a notice of the confirmation hearing on 07/02/2019 at 10:00 AM in Courtroom 34, 6th Floor, at the Robert T Matsui United States Courthouse, 501 I Street, Sacramento, CA. The objection and notice of hearing must be served on the debtor, the debtor's attorney, if any, and the bankruptcy trustee. If a timely objection is not filed and served, no confirmation hearing will be conducted unless the court orders otherwise.	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.	
14. Options to Receive Notices Served by the Clerk by Email Instead of by U.S. Mail	Anyone can register for the Electronic Bankruptcy Noticing program at ebn.uscourts.gov or debtors can register for DeBN by filing form EDC 3-321 Debtor's Electronic Noticing Request (DeBN) with the Clerk of Court. Both options are FREE and allow the Clerk to quickly send you court-issued notices and orders by email.	